



WELCOME TO THE
**HUD MULTIFAMILY
PROGRAM CENTER**
MANCHESTER, NEW HAMPSHIRE
Serving Maine, New Hampshire and Vermont



U.S. Department of Housing and Urban Development
Manchester Multifamily Field Office
1000 Elm Street, 8th Floor
Manchester, NH 03101

Phone: (603) 666-7510
Fax: (603) 666-7697



Equal Housing
Opportunity

HUD

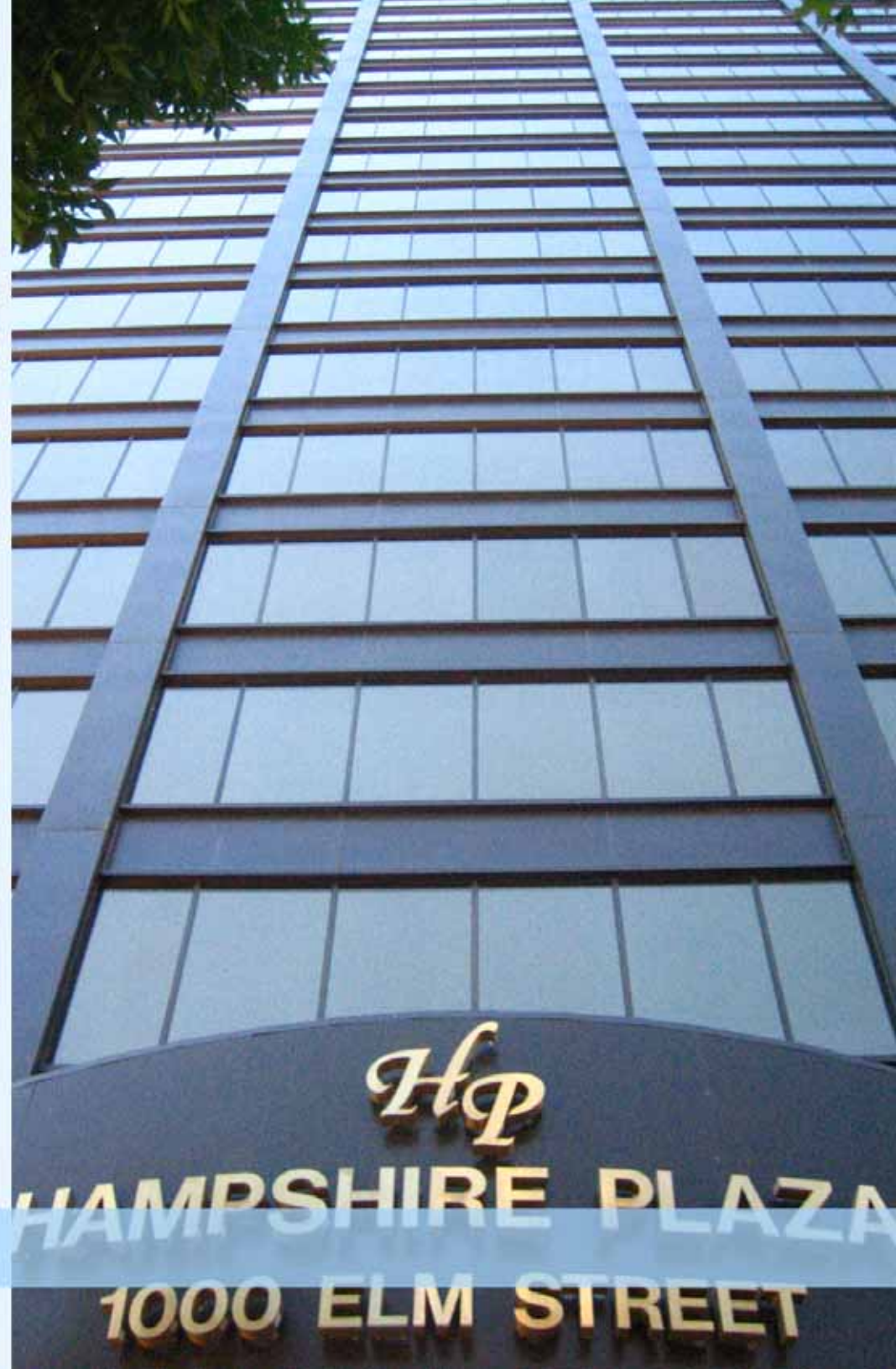
August, 2006

<http://www.hud.gov>



3	The Organizational Structure of the New England Multifamily Hub	
	Section 202: Supportive Housing for the Elderly	7
9	Section 811: Supportive Housing for People with Disabilities	
	Rental & Cooperative Housing: Section 221(d)(3) & (4)	13
15	Purchase or Refinance: Section 223(f)	
	Health Care Facilities: Assisted Living, Nursing Homes, Intermediate Care, Board and Care	17
19	Condominium Projects: Section 234(d)	
	Assisted Living Conversion Program	23
25	Housing Finance Authority Risk Sharing Program: Section 542(c)	
	Demonstration Planning Grant Program	27
31	Asset Management	
	HUD Manchester's Development Staff	35

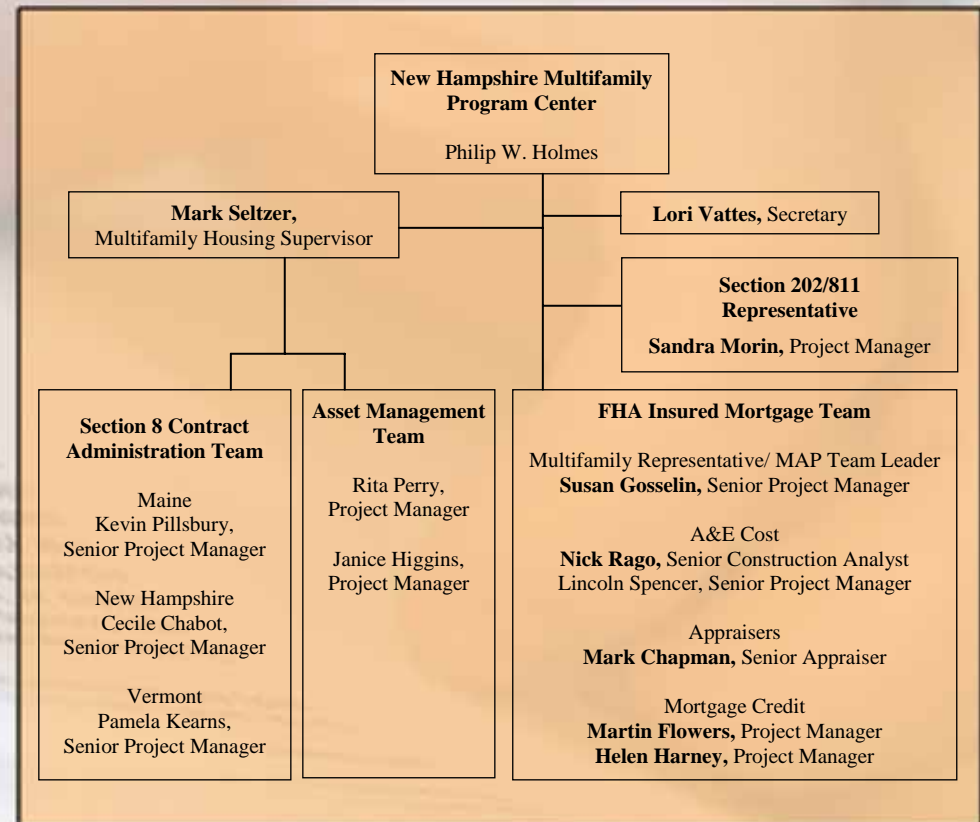
1 WHAT'S INSIDE?



THE ORGANIZATIONAL STRUCTURE OF THE NEW ENGLAND MULTIFAMILY HUB

The Multifamily Housing Division in the New England Region consists of a total of 103 HUD employees. Ellen Connolly, Director of Multifamily Housing for the HUB, has overall responsibility for the activities of all four Program Centers in New England. The Boston Program Office has a total staff of 48, and is headed by Vincent Benvenuto, Director of Project Management. Philip W. Holmes is the Program Center Director of the Manchester, New Hampshire HUD Office, and oversees 15 employees. Suzanne Baran is the Program Center Director for the Hartford, Connecticut Office, and oversees a total of 20 employees. Joseph Crisafulli is the Program Center Director of the Providence, Rhode Island Office, and oversees 12 employees. The Manchester Multifamily Program Center has a total of 15 employees, and has jurisdiction over Vermont, New Hampshire and Maine. Each of these Centers have responsibility for both Housing Production and Asset Management, as well as administration of other Housing Programs. The Boston Office also contains a Regional Operations Division with eight employees, which provides administrative and managerial support to each of these Program Centers, and is headed by Kurt Messner, Director of Operations. Kurt is also the Deputy HUB Director for New England.

Housing Production staff in each of these Offices administer HUD's Multifamily programs through the underwriting and construction monitoring of projects under both the FHA Insurance Programs and Section 202, 811, and ALCP (Assisted Living Conversion Program). The Asset Management staff in these Offices are responsible for ensuring that the properties are in good physical condition and remain financially sound over the term of the mortgage. They also assist in foreclosing and selling acquired troubled properties, and managing rental assistance subsidies that are assigned to properties. In this Region, the Multifamily Program participants include mortgage bankers, private profit-motivated and non-profit developers, architects, general contractors, management companies, local government agencies, and health care companies.



Did you know?

“Since its inception in 1959, the (Section 202) program has supported the creation of over 5,000 housing projects containing more than 260,000 units.”

-AARP Research

Edward J. Reynolds House
Belfast, ME

Types Of Financing

- Capital Advances (Non-interest loan, can become a grant)
- Finance construction or rehabilitation of elderly housing
- Repayment NOT required if property is used for elderly housing for at least 40 years

Project Rental Assistance:

HUD will cover the difference between HUD-Approved operating cost per unit and 30% of the resident's adjusted income

Eligible Applicants

- Private not-for-profit organizations and consumer cooperatives

Variety Of Development Methods

- New Construction
- Rehabilitation
- Acquisition of housing from the Resolution Trust Corporation (now under FDIC)

Eligible Occupants

- Very low income 62 years of age or older

Supportive Services

- Provides some funding to assist developments in providing a Service Coordinator

Funding Criteria

- Number of units proposed
- Percentage of low-income renters in the area
- Percentage of elderly renters in the area that are paying more than 30% of their income for rent

7 SECTION 202: SUPPORTIVE HOUSING FOR THE ELDERLY

For more information, go to:

<http://www.hud.gov:80/offices/hsg/mfh/progdesc/eld202.cfm>



South Burlington
Community Housing
South Burlington, VT

Types Of Financing

- Capital Advances (Non-interest loan, can become a grant)
- Repayment NOT required if property is used to house persons with disabilities for at least 40 years.
- Project Rental Assistance—covers the difference between HUD-approved operating cost per unit and 30% of the resident's adjusted income

Eligible Applicants

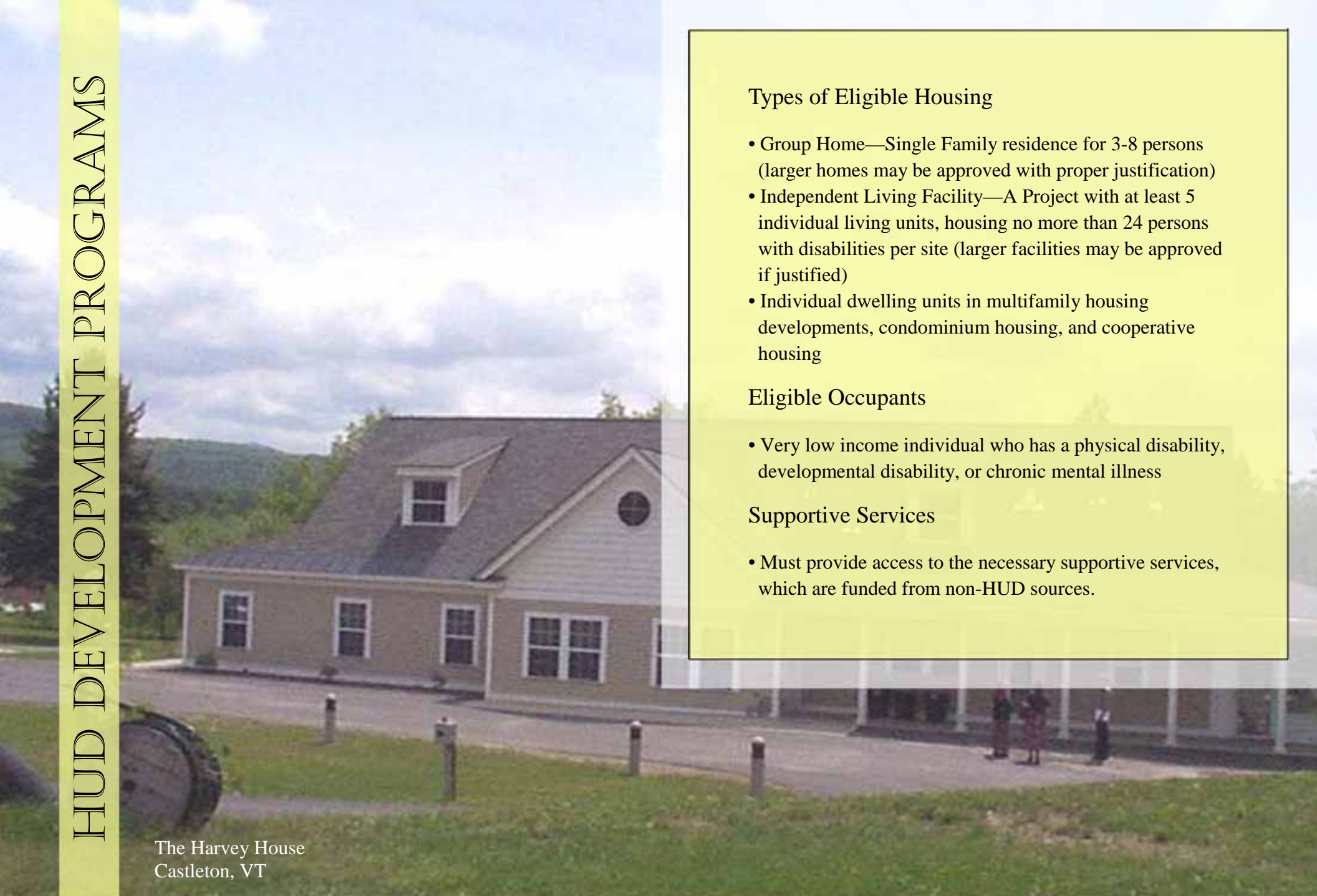
- Private not-for-profit organizations with a Section 501(c) Tax Exemption active status

Variety Of Development Methods

- New Construction
- Rehabilitation
- Acquisition of housing from the Resolution Trust Corporation (now under FDIC)

Did You Know?

The term “person with disabilities” also includes two or more people living together, and one or more persons with disabilities living with one or more live-in attendants.



The Harvey House
Castleton, VT

Types of Eligible Housing

- Group Home—Single Family residence for 3-8 persons (larger homes may be approved with proper justification)
- Independent Living Facility—A Project with at least 5 individual living units, housing no more than 24 persons with disabilities per site (larger facilities may be approved if justified)
- Individual dwelling units in multifamily housing developments, condominium housing, and cooperative housing

Eligible Occupants

- Very low income individual who has a physical disability, developmental disability, or chronic mental illness

Supportive Services

- Must provide access to the necessary supportive services, which are funded from non-HUD sources.



The Residences at
Manchester Place
Manchester, NH

Mortgage Insurance for Rental and Cooperative Housing

New Construction

Major Renovation

Are you interested in obtaining the largest loan possible for your new construction rental property?

FHA Mortgage Insurance can be the key to financing larger loans and offers the stability of a long-term fixed interest rate.

FHA's generous terms allow you to amortize your debt over longer periods, obtain a higher loan-to-value ratio and to combine your construction and permanent loan.

- 40-Year Amortization (Longer than Conventional Financing!)
- Higher Loan To Value Ratios - Up to 90% (100% for Not-for Profit Developers)
- 1.1 Debt Service Coverage Ratio (1.05 for Not-for-Profit)
- Opportunity to Reduce Initial Cash Requirements
- "AAA" Bond Rating Helps Secure Lower Interest Rates
- Can Be Combined with Tax Credits and Other Local and Federal Funding Sources
- Construction and Permanent Financing Combined in One Loan
- Non-Recourse Loans
- MAP Processing Provides Fast Loan Decisions - Guaranteed!

Did You Know?

All families are eligible to occupy a structure whose mortgage is insured under the Section 221 and 223 programs.
There are no income limits!



Windham Terrace
Windham, NH

Thinking about refinancing? Looking to purchase an existing property? If so, FHA's Section 223(f) mortgage insurance program was designed with you in mind. Section 223(f) is our basic program for purchasing or refinancing multifamily rental properties, and one of our most popular.

Through FHA Refinance, owners can quickly restructure a conventional or FHA mortgage. Buyers may use it as a vehicle to purchase rental properties at up to 85% LTV. This program is an excellent option for keeping annual debt service expenses down, with the unique features of FHA mortgage insurance. Look at what FHA has to offer you ...

• Higher Loan To Value Ratio:

Purchase: Up to 85% of the
the LESSER of —

- a) Project's estimated value
- b) The net income that the project will support
- c) HUD's estimated cost to acquire the property
- d) HUD's statutory limits

Refinance: Owner may borrow
GREATER of —

- a) 100% of the cost to refinance
- b) 80% of HUD's estimated project value

- “AAA” Bond Rating Means Lower Interest Rates
- Up to a 35-year term, longer than conventional mortgages
- No Balloon Payments
- Low Annual Cost – 0.5% annual mortgage insurance
- Non-Recourse
- No Occupancy Restrictions
- MAP Processing Provides Fast Loan Decisions – Guaranteed!

15 PURCHASE OR REFINANCE: SECTION 223(F)

For more information, go to:
<http://www.hud.gov:80/offices/hsg/mfh/progdesc/purchrefi223f.cfm>

Saco Rehabilitation Center
at Atlantic Heights
Saco, ME

17 HEALTH CARE FACILITIES:

Are you interested in developing, purchasing or refinancing an elderly health care facility? FHA insured loans offer the best terms in the business for assisted living, skilled nursing, board and care and specialty care facilities. FHA's generous loan terms maximize the loan for your project and offer the security of a long-term fixed-rate loan.

Purchase — Refinance

Section 232 / 223 (f) Loans)

- 85% Loan-to-Value
- 35 Year Amortization and Loan Term (No Balloons!)
- Competitive Interest Rate
- Non-Recourse Loans
- MAP Processing Provides Fast Loan Decisions – Guaranteed!
- Low Mortgage Insurance Premium of 0.5%

New Construction — Substantial Rehabilitation

(Section 232 Loans)

Same Great Features as above with additional advantages:

- Up to 90% Loan to Value Ratio
- 40 Year Amortization and Loan Term (No Balloons!)
- Combined Construction and Permanent Loan

ASSISTED LIVING, NURSING HOMES,
INTERMEDIATE CARE, BOARD AND CARE

For more information, go to:

<http://www.hud.gov/offices/hsg/mfh/progdesc/nursingalc232.cfm>

**Developing a condominium project?
Selling to individual home purchasers?
FHA offers the following features:**

- Dual Commitment Insurance Provides for Condominium or Rental
- BOTH Condominium and Rental units may be offered in same project
- Up to 40 Year Loan Term, longer than conventional mortgages!
- No Balloon Payments
- Up to 90% Loan to Value Ratio
- Construction and Permanent Financing Combined
- Non-Recourse
- Low 0.5% Annual Mortgage Insurance
- Ensures that qualified home buyers may obtain FHA Insured Financing (under the Section 234(c) program)

View from Sunapee Cove
Assisted Living
Georges Mills, NH



19 CONDOMINIUM PROJECTS: SECTION 234(D)

For more information, go to:
<http://www.hud.gov:80/offices/hsg/mfh/progdesc/subrehabcondo234d.cfm>



Meetinghouse at Riverfront
Manchester, NH

Do you have an existing Section 202 property, but would like to convert some, or all, of the units to Assisted Living units?

Types Of Financing

- Capital Advances (No Interest, can convert to housing grant) – Finance construction or rehabilitation of elderly housing; repayment NOT required if property is used for elderly housing for 40 years
- Project rental assistance – Covers the difference between HUD-approved operating cost per unit and 30% of the resident's adjusted income

Eligible Applicants

- Private residents who meet the admission / discharge requirements set by the State, or HUD frailty requirements (whichever is more stringent)
- Residents must be able to live independently with services only in daily living

Supportive Services

- Provides assistance to residents with daily living activities (assist with eating, bathing, grooming, dressing and home management). Facility will also provide meals, transportation, housekeeping, and laundry to residents.

Cathedral Square

You Can Do More With Less!

Looking to do more with less? Our risk sharing programs can leverage limited local resources and help you dramatically increase the amount of affordable housing built. Partnering with FHA, state housing finance agencies and other qualified entities (such as Fannie Mae and Freddie Mac) are building more affordable housing. They have been doing so for years.

The program is quite simple. Under the FHA Risk Sharing program, qualified agencies share the underwriting risk with FHA from 10% - 90%. In return, FHA provides mortgage insurance and credit enhancements (i.e. AAA bond rating). Also, when the agency agrees to share 50% or more of the risk, FHA allows the agency to underwrite and close the loan according to their underwriting standards. FHA review is limited and timely.

Program Features:

- Risk Sharing can leverage limited local resources
- Partners who agree to share 50% or more of the risk may use their own underwriting standards
- Risk Sharing partners may place additional use restrictions on the mortgage
- Program may be combined with other financing
- Generates additional sources of revenue for participating agencies
- Risk Sharing partners earn up to one half of mortgage insurance premium, and all servicing fees



25 SECTION 542(C): HOUSING FINANCE AUTHORITY RISK SHARING PROGRAM

For more information, go to:

<http://www.hud.gov:80/offices/hsg/mfh/progdesc/riskshare542c.cfm>

Village Woods II
York, ME

The Demonstration Planning Grant Program was started in FY 2004 in order to assist Sponsors of projects that received grant awards for the Section 202 Supportive Housing for the Elderly Program by providing predevelopment grant funding for architectural and engineering work, site control, and other planning related expenses that are eligible for funding under the Section 202 program. This grant is not intended as a supplement to the Section 202 Capital Advance funding, but rather to provide a source of funding for predevelopment costs that would otherwise not be reimbursable until Initial Closing or would be payable from funding resources secured outside of the Section 202 Capital Advance.

MAXIMUM GRANT AWARD:

The maximum grant award per single application is \$400,000. No more than \$800,000 may be awarded to a single entity or its affiliated organizations. The term of the grant is 2 years. Funds not expended by the end of the grant term are subject to recapture.

ELIGIBLE APPLICANTS:

Private nonprofit organizations and nonprofit consumer cooperatives that applied for the Section 202 program under the SuperNOFA of the previous Fiscal Year.

INELIGIBLE APPLICANTS:

- Applicants that are ineligible under the Section 202 program including public bodies and instruments of public bodies.
- Applicants submitting proposals involving mixed financing for additional units.

ALLOWABLE USE OF FUNDS:

- Funds must be used exclusively to facilitate planning, design and predevelopment activities which include:
- Appraisals
- Architectural Services
- Engineering Services
- Environmental Site Assessment
- Consultant Services (20% of the total consultant fee)
- Cost Analysis
- Legal Fees
- Site Control (not to be used for site acquisition)
- Market Studies
- Organizational Expenses

INELIGIBLE ACTIVITIES:

- Applicants submitting proposals involving mixed financing for additional units may not apply.
- To acquire sites or other real property
- To fund organizational overhead and/or operating expenses; staff salaries; or any planning activity that is otherwise ineligible for assistance under the Section 202 Elderly Program.
- Cannot be used to meet the Minimum Capital Investment (MCI).
- Activities or purposes not approved by HUD.
- Bond Premiums, Insurance Premiums, Builders Risk Insurance, etc.

Farrell Street,
South Burlington, VT



29 DEMONSTRATION PLANNING GRANT PROGRAM

For more information, go to:
<http://www.hud.gov/offices/adm/grants/otherhud.cfm>



John Marvin Tower
Augusta, ME

Chateau Cushnoc
Augusta, ME

The Asset Management branch is responsible for oversight of multifamily properties after their development. Asset Management is responsible for oversight of ownership, management, and administration of project-based subsidy contracts.

The Manchester Asset Management team currently manages 705 properties in Maine (336 properties), New Hampshire (209), and Vermont (160). Of the 705 properties, 142 were developed under the 202 Direct Loan and 202 / 811 Grant programs:

202/811 Direct Loan/ Elderly-Handicapped:	71
202 Capital Advance for Elderly:	44
811 Capital Advance for Disabled:	27
Also: Section 232 insured programs for Nursing Homes, Board and Care, and Assisted Living:	59

There are 414 properties with a project-based subsidy contract that are not financed or insured, or are no longer financed and insured by HUD. The vast majority of these contracts are directly administered by a contract administrator (usually a Housing Authority), and HUD oversees the contract administrator.

The total number of assisted units HUD oversees (including the units directly administered by a contract administrator): 8,798 in Maine; 6,532 in New Hampshire; and 3,572 in Vermont.

Asset Management is also responsible for the oversight and administration of the Service Coordinator, Neighborhood Networks, and Assisted Living Conversion programs:

Service Coordinator Programs

The Service Coordinator Programs provide funding for the employment of Service Coordinators in insured and assisted housing developments that are designed for the elderly and persons with disabilities. A service coordinator is a social service staff person hired or contracted by the development's owner or management company. The coordinator is responsible for assuring that elderly residents, especially those who are frail or at risk, and those non-elderly residents with disabilities, are linked to the specific supportive services they need to continue living independently in that development. Today, 206 properties have a Service Coordinator Program.

Find out more at: <http://www.hud.gov/offices/hsg/mfh/scp/scphome.cfm>

Passumpsic View Apartments
St. Johnsbury, VT

Neighborhood Networks

HUD created Neighborhood Networks in 1995 to encourage property owners to establish multi-service community learning centers in HUD insured and assisted properties. Neighborhood Networks was one of the first federal initiatives to promote self-sufficiency and help provide computer access to low-income housing communities. Currently, 31 properties have an approved Neighborhood Networks plan.

Find out more at: <http://www.hud.gov/offices/hsg/mfh/nnw/nnwaboutnn.cfm>

Assisted Living Conversion

To provide private nonprofit owners of eligible developments with a grant to convert some or all of the dwelling units in the project into an Assisted Living Facility (ALF) for the frail elderly. To date, 5 properties have undergone an Assisted Living Conversion.

Find out more at: <http://www.hud.gov/offices/hsg/mfh/progdesc/alcp.cfm>



HUD MANCHESTER'S DEVELOPMENT STAFF

PHILIP HOLMES, PROGRAM CENTER DIRECTOR
(603) 666-7510, Ext. 3019 **Philip_Holmes@HUD.GOV**

Philip began his career with HUD as a construction analyst in 1990; in 1998, he assumed his present duties as Director. He oversees the development and management of multifamily housing FHA and HUD mortgage insurance and grant programs. He works closely with state and local housing agencies throughout Maine, New Hampshire, and Vermont to facilitate the development of affordable housing.

Prior to joining HUD, Mr. Holmes directed maintenance programs, capital improvements, and environmental planning at Pease Air Force Base in Newington, NH. Among his duties at Pease were the maintenance and renovation of 1,200 units of base housing.

Mr. Holmes was born in Rockport, Massachusetts on September 4, 1948. He received a BSCE from Merrimack College in 1972, and a Masters in Civil Engineering from Northeastern University in 1975. He also attended the Program for Senior Government Executives at the John F. Kennedy School of Government in 1995.

Today, he looks forward to future developments in the housing industry, as well as new programs which will have a positive effect on both current projects and those to be built in years to come.

MARK SELTZER, MULTIFAMILY HOUSING SUPERVISOR
(603) 666-7510, Ext. 3031 **Mark_Seltzer@HUD.GOV**

Mark currently supervises the Asset Management Division which manages over 750 projects located throughout New Hampshire, Maine and Vermont. Prior to joining Asset Management, Mr. Seltzer supervised the Development Division for 7 years and coordinated the development of Section 202 and 811 projects, Assisted Living Conversion Grant program, along with FHA's Multifamily MAP/TAP programs. Mr. Seltzer has also worked for HUD in the Debt Management Center located in Albany, NY, where he assisted the U.S. Attorney's Office in collecting defaulted Title 1 government loans.

Mr. Seltzer joined HUD in January 1989 and holds a degree in Banking, Insurance and Real Estate from Columbia-Greene College and is a graduate from Combined Insurance School. He holds several certifications in Real Estate Management and Development from Portland State University, Howard University and Institute of Real Estate Management.

DAVID ABORN, CHIEF COUNSEL
(603) 666-7510, Ext. 3002 **David_Aborn@HUD.GOV**

David has been legal counsel to the Manchester HUD Office since 1976. He has served alone in that capacity since 1981. Prior to 1976, David was staff counsel to National Rural Utilities Cooperative Finance Corporation in Washington, D.C. He is a member of the Massachusetts Bar and the District of Columbia Bar. He has a B.A. degree from Columbia College and a J.D. degree from Boston University School of Law.

CECILE CHABOT, SENIOR PROJECT MANAGER
(603) 666-7510, Ext. 3006 **Cecile_Chabot@HUD.GOV**

Cecile has been a U.S. Government employee since the fall of 1973. She began her career working for the Department of Defense at Fort Gordon, Georgia, then transferred to Heidelberg, Germany. She has been with the Manchester HUD Office since January of 1977. She attended a local college in the evenings while working at HUD and earned an Accounting degree. In 1980, she transferred to the Loan Management Branch as a Loan Management Specialist and has served in that capacity since then.

MARK CHAPMAN, SENIOR APPRAISER**(603) 666-7510, Ext. 3039****Mark_Chapman@HUD.GOV**

Mark has worked for HUD for several years in the Multifamily Division as an Appraiser. He also worked as the HUD Risk-Sharing Program Representative which partners with the local Housing Agencies to provide affordable housing opportunities. Prior to working at HUD, he worked in the real estate and appraisal profession for over twenty years. He graduated from the University of New Hampshire and is an University of Maryland Alumnus. For many years he served on the NHAR Public Policy Committee.

Ms. Gosselin has successfully completed the Housing and Community Development Executive Education Program from the University of Maryland's School of Public Affairs, and the Community Economic Development Program from New Hampshire College's Institute for Cooperative Community Development. She has also completed the IREM Asset Management courses up to the 600 series level, as well as the Mortgage Banker Association's Underwriting course.

HELEN HARNEY, MORTGAGE CREDIT EXAMINER**(603) 666-7510, Ext. 3015****Helen_Harney@HUD.GOV**

Helen joined HUD as a part-time substitute employee. Her duties included working with Single Family Computerized Home Underwriting Management Computer System (CHUMS), Appraisal Review Processing, and Customer Service. Over the next several years, she worked in Single Family Property Disposition as a Realty Specialist. In this position, she managed HUD's foreclosed properties portfolio using the SAMS computer system and prepared the properties for sale.

During the last five years, Helen has been a Project Manager/Credit Examiner in the Housing Development Department, Mortgage Credit Division. She is the processor of all HUD requisitions for advances of 202/811's, insured escrows, the Assisted Living Conversion Program, and change orders. Other responsibilities of this position include administration of the Active Partners Performance System (APPS) and Total Estimation and Allocation Mechanisms (TEAM).

PAMELA KEARNS, SENIOR PROJECT MANAGER**(603) 666-7510, Ext. 3022****Pamela_Kearns@HUD.GOV**

Pamela has worked for the Department since 1978 and has been a Project Manager in the Asset Management Division since 1987. Previously, Pamela worked in the Cost/A&E Branch and in the Title I Government Loan Section. Pamela is a graduate of Hesser College in Manchester, New Hampshire with a degree in Business Administration.

MARTIN FLOWERS, PROJECT MANAGER**(603) 666-7510, Ext. 3052****Martin_Flowers@HUD.GOV**

Martin has been the Mortgage Credit Examiner and the representative for the Assisted Living Conversion Program at the Manchester Field Office for over five years. He graduated from the School of Banking at Williams College in 1968. He later graduated from the Graduate School of Banking at Indiana University in 1981 with honors. Mr. Flowers has over 30 years of banking experience in real estate mortgages, credit, and lending.

Prior to joining HUD, Mr. Flowers was an Account Officer with the FDIC in Westborough, MA. During his financial career, Mr. Flowers has also been the President and CEO of two banks in Massachusetts and New Hampshire. He also served as the president of the Boston chapter of the Financial Managers Society. Mr. Flowers resides in Penacook, NH with his wife. He has a daughter and two sons.

SUSAN GOSSELIN, MAP / FHA TEAM LEADER**(603) 666-7510, Ext. 3012****Susan_Gosselin@HUD.GOV**

Susan is the Insured Team Leader for the Manchester, NH Multifamily Housing Development Office. She graduated from Bentley College in Waltham, MA with a degree in Economics/Finance. Susan spent 10 years with the Asset Management Division before joining the Development Team in 2001.

JANICE HIGGINS, PROJECT MANAGER**(603) 666-7510, Ext. 3025****Janice_Higgins@HUD.GOV**

Janice began her housing career at the Manchester Housing Authority in 1975 working with the Section 23 Rental Program and later Section 8 Certificate program. She joined the New Hampshire Housing Finance Authority in 1985 as a Program Monitor for the Section 8 Certificate program and was promoted to Housing Management Officer in 1988 with asset management responsibilities for Authority financed, Tax Credit, Section 8 and other HUD programs. After a brief stint in Port Orange, Florida, Janice joined a private housing management company in 2001 as a Property Manager for Section 8, Rural Development and Tax Credit financed properties. Janice has also held positions as Director of Occupancy and Real Estate Administrator in private industry.

Janice holds Certifications as an AHM (Quadel), NCP-E (Housing Credit College), HCCP (National HomeBuilders Association), S.T.A.R, C3P (Spectrum) and various other industry certifications.

Janice resides in Manchester with her husband, youngest son and his pet fish, Samurai.

RITA R. PERRY, PROJECT MANAGER**(603) 666-7510, Ext. 3028****Rita_Perry@HUD.GOV**

Rita has been a HUD employee since December 1973. Since June 1999, she has been a Project Manager working in the Asset Management Division.

Previously, she spent most of her Federal career in the Single Family Division as an Underwriter involved in all phases of the lending process. This included Appraisal Review, Underwriting, Endorsements, and conducting Training Seminars for Lenders and Homebuyers.

KEVIN PILLSBURY, SENIOR PROJECT MANAGER**(603) 666-7510, Ext. 3029****Kevin_Pillsbury@HUD.GOV**

Kevin received a BA in Communications from Lyndon State College in 1984. He started at HUD in 1991 as a temporary employee working on the Control Files Subsystem (CFS) project. Mr. Pillsbury joined the Property Disposition staff in Single Family Housing in 1992 to assist with the processing of a large inventory of foreclosed properties. Mr. Pillsbury was transferred to Multifamily Housing in 1997, where he is currently a Project Manager.

SANDRA MORIN, MULTIFAMILY HOUSING REPRESENTATIVE**(603) 666-7510, Ext. 3026****Sandra_Morin@HUD.GOV**

Sandra is a 1987 graduate of Notre Dame College in Manchester, NH, and has been employed by the Manchester HUD Office since 1986.

After working as a temp in the Single Family division, she became a permanent HUD employee after graduation, working full-time in the Community Planning and Development division until 1990. Sandra then returned to the Development Division, working as a Funding Specialist for ten years.

Since 2000, Sandra has served as the Multifamily Housing Representative for the Section 202 and Section 811 programs.

NICK RAGO, SENIOR CONSTRUCTION COST ANALYST**(603) 666-7510, Ext. 3030****Nick_Rago@HUD.GOV**

Born in 1951 in Avellino, Italy, Nick emigrated to the USA in 1956 and became an American citizen. He grew up in the North End section of Boston, and later moved to Sanbornton, NH, and, more recently, to Hampton, NH. His family consists of his wife Rose, son Nick and twin daughters, Jana & Lea. Nick has a BS degree in Architectural Engineering Technology from Wentworth College of Technology, Boston, MA in 1974.

His work experience includes work as a field engineer and space planner for high-rise building construction for Shawmut Bank of Boston. Also, he worked as an Engineering Tech for the US Fish & Wildlife Service in Newton, MA, and a Construction Analyst and General Engineer for the Veterans Administration in West Roxbury, MA, and Bedford, MA. He has a total of 31 years of construction and design work experience, including 28 years with the Federal Government as a General Engineer, Federal Housing Inspector and Construction Analyst.

LINCOLN SPENCER, SENIOR A & E PROJECT MANAGER
(603) 666-7510, Ext. 3032 **Lincoln_Spencer@HUD.GOV**

Mr. Spencer has worked for the Department since 1977. He started with the Bangor, ME office as an appraiser trainee, and moved to the Manchester, NH office in 1978, working in the A&E (Architecture & Engineering) Branch. His experience includes Single Family and Multifamily architectural reviews, cost estimation and a brief stint in asset management.

Mr. Spencer has been married for 36 years and currently resides in Londonderry, NH. He has two grown children. He is active in his community and church as a volunteer.

LORI VATTES, MULTIFAMILY SECRETARY
(603) 666-7510, Ext. 3034 **Lori_Vattes@HUD.GOV**

Ms. Vattes is a graduate of Memorial High School and has lived in Manchester, NH all of her life. She attended Notre Dame College in the fall of 1983 where she studied Early Childhood Education. She joined the HUD family in November of 1987. She worked on tenant vouchers and also assisted the Realty Clerk in the processing of foreclosure properties. She is now the Multifamily Secretary of the Asset Management and Production teams. She enjoys several hobbies, including pets, singing, and playing the guitar and violin.

